



Order Filed on October 12, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2C

Rob Saltzman, Esquire  
Pluese, Becker & Saltzman, LLC  
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20000 Horizon Way, Suite 900  
Mount Laurel, NJ 08054-4318  
(856) 813-1700  
Attorneys' for the Mortgagee  
File No. 097411B

In Re:

Robert F. Kersellius  
Yanrajita D. Kersellius

Case No.: 16-17033-MBK

Hearing Date: September 25, 2018

Judge: Michael B. Kaplan

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

**DATED: October 12, 2018**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Applicant: Specialized Loan Servicing LLC  
Applicant's Counsel: Rob Saltzman, Esquire  
Debtor's Counsel: Yakov Rudikh, Esquire  
Property Involved ("Collateral"): 904-906 Chancellor Avenue, Irvington, NJ 07111  
Relief Sought: ☒ Motion for Relief From the Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:
  - ☒ The Debtor is overdue for twenty-nine months, from May 1, 2016 to September 1, 2018 .
  - ☒ The Debtor is overdue for sixteen payments at \$1,997.04 per month.
  - ☒ The Debtor is overdue for twelve payments at \$2,282.85 per month.
  - ☒ The Debtor is overdue for one payment at \$2,033.63 per month.Total Arrearages Due \$61,380.47.
2. Debtor must cure all post-Petition arrearages as follows:
  - ☒ Immediate payment shall be made in the amount of \$61,380.47. Payment shall be made no later than October 25, 2018.
  - ☒ Beginning on October 1, 2018, regular monthly mortgage payments shall continue to be made in the amount of \$2,033.63.
3. Payments to the Secured Creditor shall be made to the following address(es):
  - ☒ Immediate payment:

Specialized Loan Servicing LLC  
8742 Lucent Blvd, Suite 300  
Highland Ranch CO 80129
  - ☒ Regular monthly payments:

Specialized Loan Servicing LLC  
PO BOX 60535  
City of Industry CA 91716-0535

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Robert F Kersellius  
Yanrajita D Kersellius  
Debtors

Case No. 16-17033-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2018.

db/jdb +Robert F Kersellius, Yanrajita D Kersellius, 14 Winding Brook Dr, Matawan, NJ 07747-7009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 14, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor U.S. Bank National Association, as Trustee, in trust for the registered holders of MASTR Asset Backed Securities Trust 2003-WMC2, Mortgage Pass-Through Certificates, Series 2003-WMC2 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank, N.A. cwohrlab@logs.com, njbankruptcynotifications@logs.com  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2, NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Linda S. Fossi on behalf of Creditor U.S. Bank Cust/Pro Cap II, LLC lfossi@zeitzlawfirm.com, gzeitz@zeitzlawfirm.com; cdillon@zeitzlawfirm.com; rzeitz@zeitzlawfirm.com  
Matthew C. Waldt on behalf of Creditor Select Portfolio Servicing, Inc. mwaldt@milsteadlaw.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee, in trust for the registered holders of MASTR Asset Backed Securities Trust 2003-WMC2, Mortgage Pass-Through Certificates, Series 2003-WMC2 rsolarz@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org  
Yakov Rudikh on behalf of Debtor Robert F Kersellius yrudikh@gmail.com, rudikhlawgroup@gmail.com; mrudikh@gmail.com; zk1313@gmail.com; R61945@notify.bestcase.com  
Yakov Rudikh on behalf of Joint Debtor Yanrajita D Kersellius yrudikh@gmail.com, rudikhlawgroup@gmail.com; mrudikh@gmail.com; zk1313@gmail.com; R61945@notify.bestcase.com  
TOTAL: 11